



Order Filed on March 31, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-(b)

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Chapter 7

In re:

LOIS A. McENTEE,

Debtor.

Case No.: 21-14561 VFP

**CONSENT ORDER FOR AVOIDANCE OF JUDGMENT LIENS PURSUANT
TO 11 U.S.C. SEC. 544(a) AND EXTENDING THE TIME FOR JUDGMENT
CREDITOR TO FILE (A) PROOF OF CLAIM(S) PURSUANT TO
FED. R. BANKR. P. 3002(c)(3)**

The relief set forth on the following page, numbered two (2) through three (3), is hereby
ORDERED.

DATED: March 31, 2022



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Lois A. McEntee
Case No.: 21-14561 VFP
Caption of Order: Consent Order for Avoidance of Judgment Liens Pursuant
To 11 U.S.C. Sec. 544(a) and Extending the Time for Judgment Creditor
to File (a) Proof of Claim(s) Pursuant to Fed. R. Bankr. P. 3002(c)(3)

THIS MATTER came to the attention of the court upon the Chapter 7 Trustee's ("Trustee") application for entry of consent order in lieu of motion pursuant to D.N.J. LBR 9021-1(b) for avoidance of any judgments liens covering the property of the Debtor, including the real property known as 107 South Road, Randolph NJ (a/k/a 107 South Road, Mendham, NJ and Block 35, Lot 46.01 on the tax map of Randolph, NJ), or covering the proceeds of such property, resulting from the entry of Judgments DJ 289561-2011 and DJ 341742-2011 by the Superior Court of New Jersey in favor of Discover Bank c/o Discover Products. The judgment creditor and the Chapter 7 Trustee agree that the Trustee may avoid the judgment liens from the Property and/or its proceeds pursuant to 11 U.S.C. Sec. 544(a)(2), and that the judgment creditor may assert (a) general unsecured claim(s) against the estate for the prepetition amounts due on the judgment debts pursuant to Fed.

R. Bankr. P. 3002(c)(3). The parties have agreed to submit this consent order resolving the matter, and the Court finds good cause to enter it.

IT IS ORDERED as follows:

1. Pursuant to 11 U.S.C. sec. 544(a)(2), any judicial lien resulting from the entry of Judgment No. DJ 289561-2011 (in the amount of \$5,670.00) and/or Judgment No. DJ 341742-2011 (in the amount of \$9,271.22) by the Superior Court of New Jersey in favor of the judgment creditor Discover Bank c/o Discover Products shall be void and unenforceable as liens against any property of the Debtor and/or property of the bankruptcy estate, including but not limited to the real property known as 107 South Road, Randolph NJ (a/k/a 107 South Road, Mendham, NJ and

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Block 35, Lot 46.01 on the tax map of Randolph, NJ) and/or the sales proceeds of such real property.

2. The judgment shall remain enforceable as prepetition judicial determinations of the amounts due the holder of such judgments from the Debtor. In the event that the judgment creditor files (a) proof of claim(s) as permitted by Paragraph 3 below, the claim(s) shall be treated as timely-filed general unsecured claims.

3. Pursuant to Fed. R. Bankr. P. 3002(c)(3), the time within which the judgment creditor may file (a) proof of claim(s) on account of the judgment debts is extended for thirty (30) days after the date of the entry of this order on the Court's docket.

The parties consent to the entry
of the order set forth above

/s/ Darren Tanaka
Darren Tanaka, Esq.
Pressler, Felt & Warshaw, LLP
Counsel to Judgment Creditor
Discover Bank c/o Discover Products

Dated: 3/23/2022

/s/ John O'Boyle
John O'Boyle, Esq.
Norgaard, O'Boyle & Hannon
Counsel to Chapter 7 Trustee,
Ilissa Churgin Hook

Dated: 3/23/2022

In re:
Lois A. McEntee
Debtor

Case No. 21-14561-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 01, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2022:

Recip ID	Recipient Name and Address
db	+ Lois A. McEntee, 202 Otterhole Road., West Milford, NJ 07480-4124

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ilissa Churgin Hook	trustee@hookandfatovich.com J116@ecfbis.com
John O'Boyle	on behalf of Trustee Ilissa Churgin Hook joboye@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Steven Eisenberg	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

District/off: 0312-2

User: admin

Page 2 of 2

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Steven P. Kelly

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William L. Pegg, Jr.

on behalf of Debtor Lois A. McEntee williamlpeggjr@gmail.com
williamlpeggjr@gmail.com;peggwr84347@notify.bestcase.com

TOTAL: 8